Realize the dream of Healthy Homeownership!

Healthy Homeownership Program Partner Organizations:

Catholic Charities Housing Opportunities
Catholic Charities Regional Agency
Family Service Agency
Youngstown Metropolitan Housing Authority
Mahoning Youngstown Community Action Partnership
Mahoning Valley LEAP Program
City of Youngstown Community Development Agency

Sponsors:

The Raymond John Wean Foundation
City of Youngstown
JP Morgan Chase Foundation
PNC Bank
Home Savings and Loan Foundation

How do I apply?

Visit our website at www.yndc.org for more information
or contact the YNDC Healthy Homeownership Program.



Healthy Homeownership Program
201 E. Commerce Street, Suite 140
Phone: 330.480.0423
Fax: 330.743.1322
Email: info@yndc.org

YOUNGSTOWN
NEIGHBORHOOD
DEVELOPMENT CORPORATION

Building and Encouraging Investment in Neighborhoods of Choice for All

YOUNGSTOWN
NEIGHBORHOOD
DEVELOPMENT CORPORATION



Welcome Home…
with YNDC's Healthy Homeownership Program

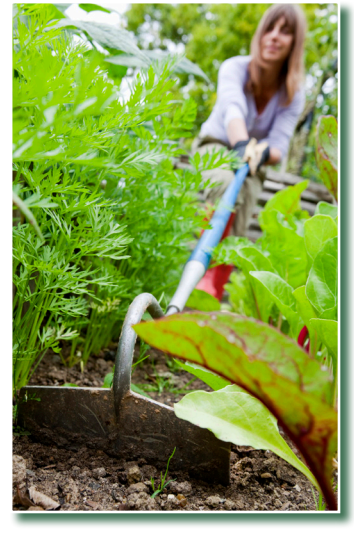


ABOUT THE HEALTHY HOMEOWNERSHIP PROGRAM

The Youngstown Neighborhood Development Corporation (YNDC) offers a homeownership training and incentive program to increase the number of successful and healthy homeowners. The program is strategically focused on the Idora, Crandall Park North, and Lincoln Park Neighborhoods to make a visible impact and strengthen the neighborhood homeownership markets as part of broader neighborhood revitalization efforts.

HOW THE PROGRAM WORKS

The YNDC Healthy Homeownership program provides prospective homebuyers with homeownership training and financial assistance of up to $10,000. The program offers two distinct components:



Focus Neighborhood Downpayment Assistance

- Everyone is eligible to apply
- NO maximum income limit
- Must purchase a home in one of the three focus neighborhoods; Idora, Crandall Park North, or Lincoln Park
- Purchased home must serve as primary dwelling for a minimum of three years
- Downpayment assistance grant of up to $5,000

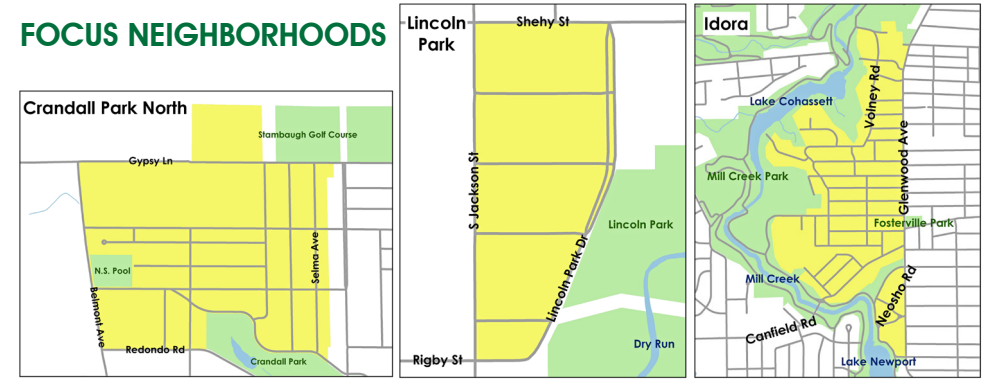
Purchase of YNDC Green Homes

- Energy efficient homes renovated to green standards and sold by YNDC
- Household income must be at or below 50 percent of the area median income (approx. $27,000 for a four person household)
- Downpayment assistance of up to $10,000
- *Buyers may also be eligible for the City of Youngstown Home Buyer Assistance Program.*

PROGRAM REQUIREMENTS

- Purchase a home in one of the three focus neighborhoods; Idora, Crandall Park North, or Lincoln Park
- Participate in free pre and post purchase homebuyer training
- Commit to occupy the home for a minimum of three years
- Ability to contribute a minimum of three percent of the purchase price from personal assets
- Commitment to participate in neighborhood revitalization

FOCUS NEIGHBORHOODS



WHY YOUNGSTOWN?

With the YNDC Healthy Homeownership Program, you can realize your dream of homeownership in a city that offers residents educational opportunities, restaurants, entertainment and recreational activities. Through the program, participants will have access to:

- Affordable quality housing with historic and unique architecture
- Ability to live where you work
- Urban Amenities: Mill Creek Park, vibrant downtown district, YSU, hospitals, cultural institutions
- Receive financial assistance of up to $10,000



YOUNGSTOWN NEIGHBORHOOD DEVELOPMENT CORPORATION

ABOUT YNDC

The YNDC is a multifaceted neighborhood development organization launched in partnership with the City of Youngstown and The Raymond John Wean Foundation to catalyze strategic neighborhood reinvestment in neighborhoods throughout the City of Youngstown.

The YNDC works to transform neighborhoods into meaningful places where people invest time, money and energy into their homes and neighborhoods; where neighbors have the capacity to manage day-to-day issues; and where neighbors feel confident about the future of their neighborhood